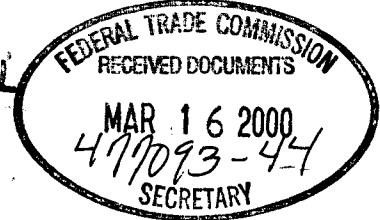


NATIONAL TRACE AND RECOVERY



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ORIGINAL



To Whom It May Concern:

I am writing to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a Judicial Judgment Recovery Specialist and small business person, I fear we would lose a valuable and very necessary source of locating witnesses and suspects if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information--not mere names and addresses. If all information available to a financial institution is defined as "non-public personal information," then what is "public"? Congress seemed to be offering a distinction by describing financial information. I believe the Act provides opt-out of information regarding credit history, employment and financial assets. But name, address and phone number should not be classified as "non-public."

Judgment Specialists play an important role in our civil justice system which is not understood by many. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information to locate delinquent judgment and child support debtors among other things. Judgment debtors rarely stay in one place for long and the utilization of credit headers and the address and phone information they provide is a vital part of ammunition to locate these debtors and serve justice.

If this information is deemed "non-public personal," only wrongdoers and criminals will benefit and the law-abiding consumer will be the loser. I urge you to define non-public personal information in the manner that Congress intended.

Sincerely,

Cathy Lamb

Judgment Recovery Specialist